



The Commonwealth of Massachusetts  
Executive Office of Health and Human Services  
One Ashburton Place, Room 1109  
Boston, Massachusetts 02148  
(617) 727-7600

MITT ROMNEY  
GOVERNOR

KERRY HEALEY  
LIEUTENANT GOVERNOR

TIMOTHY MURPHY  
SECRETARY

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**CONTACT:**

Dick Powers  
617-573-1610

Brigitte Walsh  
617-573-1612

**Survey Reveals 88,000 Reduction Among State's Uninsured**  
***Residents Without Health Insurance Plummets from 460,000 to 372,000***

Due to an improving state economy and successful early implementation of healthcare reform, the number of Massachusetts residents without health insurance has dropped dramatically, according to a biennial survey released today by [the Division of Health Care Finance and Policy](#).

The survey findings indicate that 372,000 of the Commonwealth's residents do not have health insurance. This result represents a 19 percent decrease from the 2004 survey, which indicated that 460,000 residents lacked health insurance. The Commonwealth's rate of uninsured is now 6.0 percent, among the best in the nation.

"Early phases of healthcare reform are bearing fruit," said Governor Mitt Romney. "I am optimistic that as the state more fully launches its Commonwealth Care program and as more affordable health insurance products become available, Massachusetts will continue to show progress in lowering the number of uninsured."

Added Health and Human Services Secretary Timothy Murphy, "The survey findings validate Massachusetts' leadership in healthcare. Employers, state government and individuals all recognize the importance and responsibility of having health insurance."

The number of uninsured is down among both adults and children. For adults under the age of 65, the uninsured rate has gone from 10.6 to 8.7 percent while the rate for children without insurance has declined

from 3.2 to 2.5 percent. Eighty-three percent of those with health insurance in Massachusetts get coverage through their employers compared with 79.4 percent two years ago.

"More jobs are being created and the state has been aggressive in enrolling eligible people into the MassHealth program," said DHCFP Commissioner Amy Lischko. "Massachusetts employers have long recognized the fact that offering health insurance to their workers keeps them competitive in our market."

Massachusetts has added 58,000 jobs since the recession ended in December 2003 and its unemployment rate has dropped to 4.7 percent, which is below the national average.

Furthermore, MassHealth, the state's Medicaid program, has aggressively sought to identify and enroll Medicaid eligible individuals who were using the Free Care Pool. It is estimated that over the last 12 months the state has enrolled approximately 50,000 individuals who were eligible for MassHealth benefits, but were unenrolled in the program. These efforts have contributed to a significant decline in the use of the Free Care Pool.

Every region in the state experienced a decline in the percentage of uninsured residents with the Northeastern portion showing the strongest gains with the uninsured rate going from 9.7 to 5.7 percent. The Worcester area dropped from 7.0 to 5.6 percent while the Boston rate declined from 7.8 to 6.6 percent. Other regions were more stable, but still showed better results. Southeastern Massachusetts uninsured went from 8.9 to 8.5 percent while Western Mass. figures nudged downward from 7.8 to 7.7 percent.

Black non-Hispanics were the only ethnic group to see an increase of the uninsured, going from 7.5 percent to 13.4 percent. Among Hispanics, the uninsured rate dropped from 15.1 to 12.8 percent while for whites it decreased from 6.3 to 5.1 percent and among Asians it dipped from 4.0 to 3.1 percent. Sample sizes for specific ethnic groups are too small to detect real differences although the drop in coverage among black, non-Hispanics requires further analysis.

These findings are based on a biennial survey conducted on behalf of DHCFP by the Center for Survey Research at UMass Boston. The Center has surveyed nearly 12,500 individuals and 4,642 Massachusetts households. This survey provides valid Massachusetts uninsured estimates and the results are consistent with recent estimates released by the National Center for Health Statistics in June showing Massachusetts with an overall rate of 6.5 percent uninsured in 2005.

The most frequently cited national survey for state level uninsurance estimates is the Current Population Survey (CPS) conducted by the U.S. Census Bureau. Major differences between this survey and the state sponsored survey include the following:

- The CPS is a labor market survey, and not designed to measure the rate of health insurance coverage. These questions come three quarters of the way through a long and complex series of questions when respondent fatigue is high. The state sponsored survey was specifically designed to generate valid and reliable health insurance coverage estimates.
- The CPS is based on the previous twelve months of time. The CPS data being released tomorrow is based on the time period March 2004 through March 2005.

- The CPS is a “residual” estimate for the entire previous year. The CPS did improve on this residual methodology by adding a confirming health insurance coverage question starting in 2000.
- The state survey is a “point-in-time” estimate. Respondents answer the state sponsored survey for their current insurance status (in the field February 2006 through August 2006). Experts do not agree on what timeframe the CPS survey measures (point in time vs. entire year’s insurance status vs. part of the year).
- The CPS estimates insurance status for missing data using a mix of national averages. This disproportionately affects Massachusetts data due to our generous Medicaid program and our higher than average employer offered insurance base. This is a very complex and highly important issue that many believe makes up a large percentage of the discrepancy between CPS and state sponsored survey estimates.

[The Massachusetts Division of Health Care Finance and Policy](#) is a state agency under the Office of Health Services in the Executive Office of Health and Human Services. The agency collects, analyzes and disseminates information with the goal of improving the quality, efficiency and effectiveness of the Massachusetts health care delivery system. A full report on the survey will be available in the fall.

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